

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KIMBERLY ANN DENOS

Debtor(s)

Case No. 08-08183

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2008.
- 2) The plan was confirmed on 07/30/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/22/2009, 10/02/2009.
- 5) The case was completed on 04/02/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,852.50.
- 10) Amount of unsecured claims discharged without payment: \$21,599.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,795.00
Less amount refunded to debtor	\$95.00

NET RECEIPTS: **\$5,700.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$278.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,678.56**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	1,598.00	1,129.44	0.00	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,549.00	941.07	941.07	235.44	0.00
CCA	Unsecured	50.00	NA	NA	0.00	0.00
CHECK BROKERAGE CORP	Unsecured	58.89	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	1,413.00	1,833.93	1,833.93	458.81	0.00
COMENITY BANK	Unsecured	4,556.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	536.91	605.40	605.40	151.46	0.00
CREST HILL ANIMAL HOSPITAL	Unsecured	182.00	165.00	165.00	41.28	0.00
DANBURY MINT	Unsecured	71.20	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	550.00	578.53	578.53	144.74	0.00
GINNYS	Unsecured	268.00	268.57	268.57	67.19	0.00
HRS USA	Unsecured	354.84	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,068.00	1,129.44	1,129.44	282.56	0.00
MERCHANTS CREDIT GUIDE	Unsecured	605.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	525.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,130.00	1,130.76	1,130.76	282.89	0.00
NICOR GAS	Unsecured	149.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	428.00	NA	NA	0.00	0.00
ORCHARD BANK	Unsecured	225.00	NA	NA	0.00	0.00
PAYPAL	Unsecured	3,816.00	NA	NA	0.00	0.00
PHARIA LLC	Unsecured	358.00	358.85	358.85	89.78	0.00
PREMIER BANKCARD/CHARTER	Unsecured	456.00	456.01	456.01	114.08	0.00
SEVENTH AVENUE	Unsecured	471.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	525.00	525.08	525.08	131.36	0.00
SHOREWOOD ANIMAL HOSPITAL	Unsecured	211.06	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	418.00	471.02	471.02	117.84	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THROUGH THE COUNTRY DOOR	Unsecured	605.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	3,525.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	3,011.75	3,613.43	3,613.43	904.01	0.00
WALMART	Unsecured	319.00	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	34.00	NA	NA	0.00	0.00
ZENITH ACQUISITION CORP	Unsecured	65.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,077.09	\$3,021.44	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,678.56</u>	
Disbursements to Creditors	<u>\$3,021.44</u>	
TOTAL DISBURSEMENTS :		<u>\$5,700.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.